

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

LANCE C. CLEMONS

Debtor(s)

Case No. 12-24601GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/13/2012.
- 2) The plan was confirmed on 05/30/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/07/2013, 06/08/2014, 03/10/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/22/2014, 11/10/2015, 09/21/2016.
- 5) The case was dismissed on 01/11/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,350.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$204,717.15
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$204,717.15

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$16,979.94
Court Costs \$0.00
Trustee Expenses & Compensation \$7,292.06
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$24,272.00

Attorney fees paid and disclosed by debtor: \$3,700.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY COUNTY FAMILY DIVIS	Priority	0.00	NA	NA	0.00	0.00
ALLIANCE ONE	Unsecured	1,994.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP - AGEN	Unsecured	747.00	977.33	977.33	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	298.00	NA	NA	0.00	0.00
AUBURN FAMILY HEALTH CTR PC	Unsecured	206.00	NA	NA	0.00	0.00
BENEFICIAL/HFC(*)	Unsecured	18,100.00	NA	NA	0.00	0.00
CBE GROUP++	Unsecured	40.00	NA	NA	0.00	0.00
CENTRAL TAX BUREAU OF PA (*)++	Unsecured	2,100.00	NA	NA	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	0.00	1,693.32	1,693.32	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	5,800.00	0.00	0.00	0.00	0.00
CODE.SYS	Unsecured	70.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	300.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	0.00	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	0.00	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	118.92	118.92	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	421.06	421.06	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	37.89	37.89	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	581.52	581.52	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	52.34	52.34	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	1,300.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	1,000.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	1,800.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	30.00	21.34	21.34	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	300.00	461.92	461.92	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	1,500.00	0.00	0.00	0.00	0.00
DENISE WILLIS	Unsecured	2,830.00	NA	NA	0.00	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	145,000.00	181,402.67	9,516.65	9,516.65	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	0.00	0.00	11.91	11.91	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	0.00	73,383.60	0.00	0.00	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	0.00	0.00	0.00	22,594.50	0.00
DIVERSIFIED COLLECTIONS*++	Unsecured	1,852.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
DUQUESNE LIGHT COMPANY*	Unsecured	154.00	636.53	636.53	0.00	0.00
EDGEWOOD BOROUGH (RE)	Secured	NA	0.00	0.00	0.00	0.00
EDGEWOOD BOROUGH (RE)	Secured	NA	891.56	891.56	0.00	0.00
EDGEWOOD BOROUGH (SWG)**	Secured	2,300.00	3,031.95	3,031.95	0.00	0.00
HSBC BANK**	Secured	0.00	0.00	0.00	0.00	0.00
HSBC BANK**	Secured	85,000.00	120,350.98	85,000.00	38,962.30	12,421.94
HSBC BANK**	Unsecured	0.00	0.00	35,350.98	0.00	0.00
HSBC BANK++	Unsecured	197.00	NA	NA	0.00	0.00
I.C. SYSTEMS INC.	Unsecured	211.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	2,927.30	2,927.30	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	14,000.00	15,126.25	15,126.25	0.00	0.00
MAZZEI AND ASSOCIATES	Unsecured	0.00	2,200.00	2,200.00	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	655.00	165.38	165.38	0.00	0.00
NAIROBI HOWZE++	Unsecured	1,012.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC(*)	Secured	0.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC(*)	Secured	73,000.00	0.00	7,126.66	7,126.66	1,625.01
OCWEN LOAN SERVICING LLC(*)	Secured	0.00	NA	5,000.00	0.00	0.00
OCWEN LOAN SERVICING LLC(*)	Secured	57,000.00	NA	NA	12,014.43	0.00
OSI COLLECTION SVCS++	Unsecured	28.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	4,462.54	4,462.54	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	13,656.53	13,656.53	0.00	0.00
PA MUNICIPAL SERVICE CO	Unsecured	79.00	NA	NA	0.00	0.00
PENN HILLS MUNICIPALITY (RE TAX	Secured	1,300.00	NA	NA	0.00	0.00
PENN HILLS MUNICIPALITY (RE TAX	Secured	1,000.00	NA	NA	0.00	0.00
PENN HILLS MUNICIPALITY (RE TAX	Secured	3,000.00	NA	NA	0.00	0.00
PENN HILLS SD (PENN HILLS MUN) (I	Secured	7,000.00	NA	NA	0.00	0.00
PENN HILLS SD (PENN HILLS MUN) (I	Secured	11,000.00	NA	NA	0.00	0.00
PENN HILLS SD (PENN HILLS MUN) (I	Secured	5,000.00	NA	NA	0.00	0.00
PENN HILLS SEWAGE(*)	Secured	NA	429.59	429.59	0.00	0.00
PENN HILLS SEWAGE(*)	Secured	NA	165.62	165.62	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	0.00	79.60	79.60	0.00	0.00
POOLING AND SERVICING AGRMNT	Secured	0.00	0.00	0.00	0.00	0.00
POOLING AND SERVICING AGRMNT	Secured	70,000.00	84,793.93	47,000.00	21,232.93	7,557.32
POOLING AND SERVICING AGRMNT	Unsecured	0.00	0.00	37,793.93	0.00	0.00
RECEIVABLE MANAGEMENT SERVIC	Unsecured	111.00	NA	NA	0.00	0.00
SCI FINANCIAL LLC	Unsecured	0.00	0.00	46,584.43	0.00	0.00
SCI FINANCIAL LLC	Secured	70,000.00	69,584.43	23,000.00	11,261.43	2,656.25
SCI FINANCIAL LLC	Secured	0.00	20,394.65	0.00	0.00	0.00
SILVERIO PLASTERING	Unsecured	1,500.00	NA	NA	0.00	0.00
US BANK NA	Unsecured	0.00	0.00	0.00	0.00	0.00
US BANK NA	Priority	0.00	0.00	0.00	0.00	0.00
US BANK NA	Secured	73,000.00	0.00	12,500.00	5,856.39	1,441.75
WASTE MANAGEMENT* (PMT)	Unsecured	82.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA - TRUSTEE	Unsecured	0.00	0.00	80,601.40	0.00	0.00
WELLS FARGO BANK NA - TRUSTEE	Priority	0.00	9,267.36	9,267.36	0.00	0.00
WELLS FARGO BANK NA - TRUSTEE	Secured	0.00	0.00	0.00	0.00	0.00
WELLS FARGO BANK NA - TRUSTEE	Secured	125,000.00	125,601.40	45,000.00	20,313.63	5,852.05
WILKINSBURG BOROUGH (MUN SVC	Secured	NA	324.00	324.00	0.00	0.00
WILKINSBURG BOROUGH (MUN SVC	Secured	NA	30.33	30.33	0.00	0.00
WILKINSBURG BOROUGH (MUN SVC	Secured	NA	499.50	499.50	0.00	0.00
WILKINSBURG BOROUGH (MUN SVC	Secured	NA	61.24	61.24	0.00	0.00
WILKINSBURG BOROUGH (MUN SVC	Secured	NA	166.50	166.50	0.00	0.00
WILKINSBURG BOROUGH (MUN SVC	Secured	NA	12.35	12.35	0.00	0.00
WILKINSBURG BOROUGH (RE)	Secured	NA	685.30	685.30	0.00	0.00
WILKINSBURG BOROUGH (RE)	Secured	NA	49.42	49.42	0.00	0.00
WILKINSBURG BOROUGH (RE)	Secured	3,500.00	NA	NA	0.00	0.00
WILKINSBURG BOROUGH (RE)	Secured	0.00	126.08	126.08	0.00	0.00
WILKINSBURG BOROUGH (RE)	Secured	1,800.00	1,370.60	1,370.60	0.00	0.00
WILKINSBURG SD & WILKINSBURG I	Secured	2,500.00	NA	NA	0.00	0.00
WILKINSBURG SD (WILKINSBURG) (I	Secured	0.00	3,422.16	3,422.16	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WILKINSBURG SD (WILKINSBURG) (I	Secured	0.00	370.22	370.22	0.00	0.00
WILKINSBURG SD (WILKINSBURG) (I	Secured	NA	1,795.09	1,795.09	0.00	0.00
WILKINSBURG SD (WILKINSBURG) (I	Secured	NA	21.79	21.79	0.00	0.00
WILKINSBURG SD (WILKINSBURG) (I	Secured	NA	2,541.37	2,541.37	0.00	0.00
WILKINSBURG SD (WILKINSBURG) (I	Secured	NA	22.53	22.53	0.00	0.00
WILKINSBURG SD-R/E TAX**	Secured	5,500.00	NA	NA	0.00	0.00
WOODLAND HILLS SD (EDGEWOOD	Priority	NA	2,452.75	2,452.75	0.00	0.00
WOODLAND HILLS SD(EDGWD)RE T.	Secured	0.00	0.00	0.00	0.00	0.00
WOODLAND HILLS SD(EDGWD)RE T.	Secured	0.00	0.00	0.00	0.00	0.00
WOODLAND HILLS SD(EDGWD)RE T.	Secured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$229,155.22	\$148,890.83	\$31,554.32
Mortgage Arrearage	\$5,000.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$19,485.11	\$0.00	\$0.00
TOTAL SECURED:	\$253,640.33	\$148,890.83	\$31,554.32
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$40,502.89	\$0.00	\$0.00
TOTAL PRIORITY:	\$40,502.89	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$211,699.82	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$24,272.00</u>	
Disbursements to Creditors	<u>\$180,445.15</u>	
TOTAL DISBURSEMENTS :		<u>\$204,717.15</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/09/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.